



Express Mail No. EV729043077US
Attorney Docket No. 418268001US

PTC/SB/03a/b (09-03)

Approved for use through 07/31/2006 OMB 0551-0031
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

| | | | | | |
|-------|---|----|---|------------------------|-------------|
| Sheet | 1 | of | 1 | Attorney Docket Number | 418268001US |
|-------|---|----|---|------------------------|-------------|

Complete if Known

| | |
|----------------------|--------------------------------|
| Application Number | 10/789,805-Conf. #5629 |
| Filing Date | February 27, 2004 |
| First Named Inventor | Mike D. Smith |
| Art Unit | 2119—4154 |
| Examiner Name | R. W. Beauschel, C. A. Stroder |

U.S. PATENT DOCUMENTS

| Examiner Initials* | Cite No. | Document Number Number-Kind Code ² (# known) | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
|--------------------|----------|--|--------------------------------|--|---|
| | | US-5,878,138 | 03-02-1999 | Yacobi | |

FOREIGN PATENT DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Foreign Patent Document Country Code-Number-Kind Code ² (# known) | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
|--------------------|-----------------------|---|--------------------------------|--|---|
| | | EP 0 824 742 | 2/25/1998 | Briscoe | T ² |

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST 3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS

| | | | |
|-------------------|----------|---|----------------|
| Examiner Initials | Cite No. | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
| | | European Search Report for European Patent Application No. 05100995.9, 6/2/2005 (3 pages) | |
| | | O'MAHONY, E., et al., "Electronic Payment Systems for E-Commerce," Artech House Publishers, 2001 | |
| | | CHEN, Y., et al., "Online Checking Micro-Payment System in the Mobile Environment," Online!, March 18, 2003 | |

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.

| | | | |
|--------------------|------------------|-----------------|-------------------|
| Examiner Signature | /Carrie Stroder/ | Date Considered | /C.S./ 09/04/2008 |
|--------------------|------------------|-----------------|-------------------|

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.S./